

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA

IN THE MATTER OF:
Jennifer Beth Mikkelsen,
Debtor.
) BK. NO. 10-82960
) (Chapter 13)
)
) **CHAPTER 13 PLAN**
) AND
) **NOTICE OF RESISTANCE DEADLINE**

1. PAYMENTS

The Debtor or Debtors (hereinafter called "Debtor") submits to the Standing Chapter 13 Trustee all projected disposable income to be received within the applicable commitment period of the plan. The payment schedule is as follows:

A. Monthly Payment Amount [include any previous payments]	B. Number of Payments	Base Amount (Ax B)
\$450.00	60	\$27,000.00

Total Plan Base Amount:
\$27,000.00

The payment shall be withheld from the Debtor's paycheck: Yes No

Employee's name from whose check the payment is deducted: Jennifer B. Mikkelsen

Employer's name, address, city, state, phone: Omaha Public Schools District
3215 Cuming Street
Omaha, NE 68131

Debtor is paid: Monthly Twice monthly Weekly Biweekly Other

This plan cures any previous arrearage in payments to the Chapter 13 Trustee under any prior plan filed in this case.

NOTE: PLAN PAYMENTS TO THE TRUSTEE MUST BEGIN IMMEDIATELY FOR PLANS REQUIRING PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS OR LEASE PAYMENTS. IN THOSE CASES PROVIDING FOR EMPLOYER DEDUCTIONS, THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE BY MONEY ORDER OR CASHIER'S CHECK UNTIL THEIR EMPLOYER DEDUCTION BEGINS. IN CASES WITHOUT PRE-CONFIRMATION PAYMENTS, PLAN PAYMENTS MUST COMMENCE WITHIN 30 DAYS OF FILING OF THE PETITION. THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE UNTIL THEIR EMPLOYER DEDUCTION BEGINS.

2. ORDER OF PAYMENT OF CLAIMS

Applicable Trustee fees shall be deducted from each payment disbursed by the Trustee. Claims shall be paid in the following order: (1) 11 U. S. C. § 1326(a)(1)(B)&(C) pre-confirmation payments for adequate protection or leases of personal property; (2) payments to secured creditors under 11 U.S.C. § 1325(a)(5), payments due on executory contracts, the Debtor's attorney fees, 11 U.S.C. § 507(a)(1)(A) priority domestic support claims and approved Chapter 7 Trustee compensation; (3) other administrative expense claims under 11 U.S.C. § 503; (4) other priority claims in the order specified in 11 U.S.C. § 507(a) including post-petition tax claims allowed under 11 U.S.C. § 1305; (5) co-signed consumer debts; (6) general unsecured claims. Unless otherwise noted, claims within each class shall be paid pro rata. If funds remain after payment of specific monthly payments provided for in the plan, the Chapter 13 Trustee may distribute those funds to secured creditors in payment of their allowed secured claims.

3. SECTION 1326(a) PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS AND LEASE PAYMENTS

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee to the below listed creditors without entry of an order of the Court. The Debtor proposing pre-confirmation payments will immediately commence plan payments to the Trustee. Creditors must file a proof of claim to receive payment. Payments by the Trustee shall commence to these creditors within 30 days of the filing of the proof of claim unless the Trustee does not have funds available within 7 working days prior to the end of the 30 day period. Post-confirmation payments are provided for below in Paragraphs 6 and 7 of this plan.

Creditor's Name and Full Address	Last Four Digits of Account Number	Date of Next Payment Due	Payment Amount
First Nebraska Credit 10655 Bedford Avenue 1. Omaha, NE 68134	xxx1502		\$100.00

4. ADMINISTRATIVE CLAIMS

Trustee fees shall be deducted from each payment disbursed by the Trustee.

Nebraska Rule of Bankruptcy Procedure 2016-1 (A)(4) and Appendix "N" provide that a request for allowance of Chapter 13 attorney fees not exceeding \$3000.00 and cost not exceeding \$300.00 may be included in a Chapter 13 Plan. Total fees or costs in excess of this amount must be approved through a separate fee application. Fees and costs requested for allowance are as follows:

Total Fees Requested	Fees Received Prior to Filing	Balance of Fees to be Paid in Plan
\$3,000.00	\$46.00	\$2,954.00
Total Costs Requested	Costs Received Prior to Filing	Balance of Costs to be Paid in Plan
\$300.00	\$0.00	\$300.00

Fees and costs allowed shall be paid at the rate of not less than \$305.00 per month and shall accrue from the month in which the case is filed.

5. PRIORITY CLAIMS

11 U.S.C. § 1322(a) provides that all claims entitled to priority under 11 U.S.C. § 507(a) shall be paid in full in deferred cash payments unless the holder of a particular claim agrees to a different treatment of such claim except for a priority claims under 11 U.S.C. § 507(a)(1)(B). It is further provided that any and all pre-petition penalties, and post-petition penalties and interest, which have attached or will be attached to any such claim, shall be treated as a general unsecured claim and not entitled to priority. Such claims are as follows:

(A) Domestic Support Obligations:

- (1) None. [If none, skip to Priority Taxes section.]
- (2) Name of Debtor who owes Domestic Support Obligation _____
- (3) The name(s), address(es) and phone number(s) of the holder of ANY domestic support obligation as defined in 11 U.S.C. § 101(14A):
- (4) The Debtor is required to pay all post-petition Domestic Support Obligations directly to the holder of the claim and not through the Chapter 13 Plan.

(B) Arrearages owed to Domestic Support Obligation Holders under 11 U.S.C. § 507(a)(1)(A):

- (1) None. [If none, skip to subparagraph C below.]
- (2) Name of holder of Domestic Support Obligation Arrearage Claim, estimated arrears and monthly payment.

(C) Domestic Support Obligations Assigned to or Owed to a Governmental Unit Under 11 U.S.C. § 507(a)(1)(B):

- 1) None. (If none, skip to Priority Tax Claims.)
- 2) Name of Creditor, estimated arrearage claim and any special payment provisions:

(D) Priority Tax Claims Including Post-Petition Tax Claims Allowed Under 11 U.S.C. § 1305:

Federal: \$0.00	State: \$938.00	Total: \$938.00
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(E) Chapter 7 Trustee Compensation Allowed Under § 1326(b)(3):

Amount Allowed	Monthly Payment (greater of \$25 or 5% of monthly payment to unsecured creditors)
\$-NONE-	\$

(F) Other Priority Claims: None

6. SECURED CLAIMS

* ALL SECURED CREDITORS LISTED IN PARAGRAPH 6 SHALL BE PAID ON A PRO-RATA BASIS IN MONTHLY PAYMENTS, AFTER ATTORNEY FEES AND COSTS LISTED IN PARAGRAPH 4 HAVE BEEN PAID IN FULL.

(A)(1) Home Mortgage Claims (including claims secured by real property which the Debtor intends to retain). Unless otherwise provided in this plan, Debtor shall pay all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due beginning with the first due date after the case is filed and such creditor shall retain any lien securing its claim. Any pre-petition arrearage shall be paid through this Chapter 13 plan with interest as provided below and in equal monthly payments as specified below. The amount of pre-petition arrears is determined by the proof of claim, subject to the right of the Debtor to object to the amount set forth in the claim.

Name of Creditor	Property Description	Estimated Pre-petition Arrearage	Pre-confirmation Interest Rate & Dollar Amount Limit, if Any	Post-confirmation Interest Rate	Monthly Payment Amount on Pre-Petition Arrears	Estimated Total Payments on Pre-petition Arrears Plus Interest
First Nebraska Credit 1. Credit	Personal residence: 19353 U Street, Omaha, Douglas County, NE 68135	\$0.00	0.00% \$No limit	0.00%	* See above for payment	\$0.00
US Bank Home Mortgage 2. Mortgage	Personal residence: 19353 U Street, Omaha, Douglas County, NE 68135	\$4,000.00	0.00% \$No limit	6.04%	* See above for payment	\$4,648.32

(A)(2) The following claims secured by real property shall be paid in full through the Chapter 13 plan:

Name of Creditor	Property Description	Pre-confirmation Interest Rate & Dollar Amount Limit, if Any	Post-confirmation Interest Rate	Monthly Payment Amount	Total Payments Plus Interest
Fullenkamp Doyle & Jobeun (Arbor Gate Homeowners Assoc.) 1. Assoc.)	Homeowner's Association dues for personal residence: 19353 U Street, Omaha, Douglas County, NE 68135 Estimated amount owed \$250.80	0.00% \$No limit	0.00%	* See above for payment	\$250.80

(B) Post-Confirmation Payments to Creditors Secured by Personal Property

Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (1) and (2). If the Debtor elects a different method of payment, such provision is set forth in subparagraph (3).

(1) Secured Claims to Which § 506 Valuation is NOT Applicable:

Claims listed in this subsection are debts secured by a purchase-money security interest in a personal motor vehicle, incurred within 910 days of filing of the bankruptcy OR debts secured by a purchase-money security interest in "any other thing of value", incurred within one year prior to filing of the bankruptcy. These claims will be paid in full with interest as provided below and in equal monthly payments as specified below:

Name of Creditor	Property Description	Estimated Claim Amount	Pre-confirmation Interest Rate & Dollar Amount Limit, if Any	Post-confirmation Interest Rate	Monthly Payment Amount	Total Payments Plus Interest
-NONE-		\$	%	\$	%	\$

(2) Secured Claims to Which § 506 Valuation is Applicable:

Claims listed in this subsection are debts secured by personal property not described in the prior paragraph of this plan, 6(B)(1). These claims will be paid either the value of the secured property or the amount of the claim, whichever is less, with interest as provided below and in equal monthly payments as specified below. The portion of a claim that exceeds the value of the secured property will be treated as an unsecured claim. The value of the secured property is determined by the proof of claim, subject to the right of the Debtor to object to such valuation.

Name of Creditor	Property Description	Est. Value of Security or Amount Owed (use lowest amt.)	Pre-confirmation Interest Rate & Dollar Amount Limit, if Any	Post-confirmation Interest Rate	Monthly Payment Amount	Estimated Total Payments plus Interest
First Nebraska Credit 1.	2007 Ford Fusion SE	\$9,625.00	0.00%	\$0.00	5.25%	* See above for payment. Adequate protection payments in the amount of \$100.00 will continue post-confirmation until creditor begins to receive regular payments through the plan \$10,965.12
Nebraska Furniture Mart 2.	Furniture, electronics	\$1,497.00	0.00%	\$0.00	2.00%	* See above for payment \$1,572.72

(3) Other provisions:

(C) Surrender of Property

The Debtor surrenders any interest in the following collateral. Any secured claim filed by the below creditors will be deemed satisfied in full through surrender of the collateral. Any unsecured deficiency claim must be filed by the bar date for claims or allowed by separate order of the Court.

Name of Creditor	Collateral to be Surrendered
-NONE-	

(D) Lien Avoidance

The Debtor shall file a Motion to Avoid the lien of the following creditor(s):

Name of Creditor	Amount Owed	Property Upon Which Debtor Will Seek to Avoid Lien
-NONE-	\$	

7. EXECUTORY CONTRACTS/LEASES

(A) The Debtor rejects the following executory contracts:

Name of Creditor	Property Subject to Executory Contract
-NONE-	

(B) The Debtor assumes the executory contract/lease referenced below and provides for the regular contract/lease payment to be included in the Chapter 13 plan. Any pre-petition arrearage will be cured in monthly payments as noted below:

Name of Creditor	Property Subject to Executory Contract / Lease	Estimated Arrearages on Contract as of Date of Filing	Monthly Payment to be Made on Contract Arrearage	Regular # of Contract Payments Remaining as of Date of Filing	Amount of Regular Contract Payment	Due Date of Regular Contract Payment	Total Payments (arrears + regular contract payments)
-NONE-		\$	\$		\$		\$

8. CO-SIGNED UNSECURED DEBTS

(A) The following co-signed debts shall be paid in full at the contract rate of interest from petition date.

Name of Creditor	Estimated Amount Due	Contract Rate of Interest	Total Due
-NONE-	\$	%	\$

9. UNSECURED CLAIMS

(A) Allowed unsecured claims shall be paid pro rata from all remaining funds.

10. ADDITIONAL PROVISIONS

(A) If there are no resistances/objections to confirmation of this plan or after all objections are resolved, the Court may confirm the plan without further hearing.

(B) Property of the estate, including the Debtor's current and future income, shall re-vest in the Debtor at the time a discharge is issued, and the Debtor shall have sole right to use and possession of property of the estate during the pendency of this case.

(C) In order to obtain distributions under the plan, a creditor must file a proof of claim within 90 days after the first date set for the Meeting of Creditors except as provided in 11 U.S.C. § 502(b)(9). Claims filed after this bar date shall be disallowed except as provided in Bankruptcy Rule 3002.

(D) Unless otherwise provided in this plan or ordered by the Court, the holder of each allowed secured claim provided for by the plan shall retain its lien securing such claim as provided in 11 U.S.C. § 1325(a)(5)(B).

NOTICE OF RESISTANCE DEADLINE

ANY RESISTANCE TO THIS PLAN OR REQUEST FOR A HEARING MUST BE FILED IN WRITING WITH THE BANKRUPTCY CLERK'S OFFICE (SEE ORIGINAL NOTICE OF BANKRUPTCY FOR ADDRESS) AND SERVED ON THE ATTORNEY FOR THE DEBTOR AT THE ADDRESS LISTED BELOW (OR SERVED ON THE DEBTOR, IF NOT REPRESENTED BY AN ATTORNEY), ON OR BEFORE:

December 14, 2010

IF A TIMELY RESISTANCE OR REQUEST FOR A HEARING IS FILED AND SERVED, THE BANKRUPTCY COURT WILL HANDLE THE RESISTANCE IN ACCORDANCE WITH NEB. R. BANKR.P.3015-2. IF THERE ARE NO OBJECTIONS TO THE PLAN AS FILED, THE COURT MAY CONFIRM THE PLAN WITHOUT FURTHER HEARING.

CERTIFICATE OF SERVICE

On October 25, 2010, the undersigned mailed a copy of this plan to all creditors, parties in interest and those requesting notice by regular United States mail, postage prepaid. The parties to whom notice was mailed are either listed below or on the attached mailing matrix. The undersigned relies on the CM/ECF system of the United States Bankruptcy Court to provide service to the following: Kathleen A Laughlin, Chapter 13 Trustee, and all others receiving CM/ECF notice.

Jennifer Beth Mikkelsen,
Debtor.

By: /s/ Thomas McGuire
Attorney for the Debtor

Attorney Number: #22932

3006 South 87th Street

Attorney Address: Omaha, NE 68124

Attorney Phone Number: (402) 614-7171

Attorney Fax Number: 402-384-1103

Attorney Email Address: Tom.McGuire@SamTurcoLawOffices.com

AAM, INC. 330 George Town Square, Suite 104 Wood Dale, IL 60191	Salt Lake City, UT 84130-0285	PO Box 103104 Roswell, GA 30075-9104
Abe's Trash Service, Inc 8123 Christensen Lane Omaha, NE 68122-5069	Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154	Dillards P.O. Box 960012 Orlando, FL 32896
Accounts Rec Solutions 1500 S 70th St Ste 106 Lincoln, NE 68506	Cardmember Services P.O. Box 15548 Wilmington, DE 19886-5548	Douglas County Attorney 428 Hall Of Justice Omaha, NE 68183
Accredited Collection Services Inc PO Box 27238 Omaha, NE 68127	Chase Cardmember Service PO Box 15548 Wilmington, DE 19886-5548	Douglas County Treasurer 1819 Farnam St H03 Omaha, NE 68183
Ace Cash Express 8424 Park Dr. Ralston, NE 68127	Childrens Hospital PO Box 247036 Omaha, NE 68124	ECare Contact Centers Level 8 Plaza Commercial Centre Bisarra Street Sliema SLM 1640 Malta
Aegis Receivables Management Inc P O Box 165839 Irving, TX 75016	Christian R. Blunk 8712 W Dodge Rd # 300 Omaha, NE 68114-3419	Enhanced Recovery Corporation 8014 Bayberry Road Jacksonville, FL 32256
Aegis Receivables Management Inc. PO Box 404 Fort Mill, SC 29716-0404	Citi Financial Attention: Bankruptcy Department Po Box 140069 Irving, TX 75014	Firestone Complete Auto Care PO Box 81410 Cleveland, OH 44181
Allergy Asthma Care PO Box 30004 Omaha, NE 68103-1104	Citifinacial PO Box 70918 Charlotte, NC 28272	Firestone Complete Auto Care Credit First N.A. PO Box 81315 Cleveland, OH 44181
Alliance Asset Mgmt Dept 5975 PO Box 1259 Oaks, PA 19456	Citifinancial 300 Saint Paul Place Baltimore, MD 21202	First National Bank of Omaha 1620 Dodge Street Omaha, NE 68197
Americredit P.O. Box 183123 Arlington, TX 76096	Citifinancial PO Box 140489 Irving, TX 75014	First Nebraska Credit 10655 Bedford Avenue Omaha, NE 68134
Americredit Po Box 181145 Arlington, TX 76096	Client Services Inc 3451 Harry S Truman Blvd Saint Charles, MO 63301	First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107
Arbor Gate Homeowners Association, Inc. 280 North 115th Street Omaha, NE 68154	Credit Advisors 1818 South 72nd Street Omaha, NE 68124	First Premier Bank PO Box 5147 Sioux Falls, SD 57117
Aspire PO Box 790317 Saint Louis, MO 63179-0317	Credit First Po Box 818011 Cleveland, OH 44181	First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117
Aspire P.O. Box 105374 Atlanta, GA 30348	Credit First N.A. PO Box 81344 Cleveland, OH 44188-0344	Firstsource Advantage LLC 205 Bryant Woods South Buffalo, NY 14228
Aspire P.O. Box 105555 Atlanta, GA 30348	Credit Management 214 W. 1st St PO Box 1512 Grand Island, NE 68802	Fullenkamp, Doyle Jobeun 11440 W Center Road Omaha, NE 68144-4482
Capital One Attn Payment Processing 6125 Lakeview Rd #800 Charlotte, NC 28269	Credit One Bank Po Box 98875 Las Vegas, NV 89193	Gemb/walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076
Capital One P.O. Box 85520 Richmond, VA 23285	Dillard's/GEMB PO Box 960012 Orlando, FL 32896-0012	General Service Bureau PO Box 641579 Omaha, NE 68164-7579
Capital One P.O. Box 30285	Dillards	Globalpayments PO Box 661068

Chicago, IL 60666-1068	Shoreline, WA 98133	Tracy Thompson 6835 S 137 Plaza #606 Omaha, NE 68135
HR Accounts, Inc. 7017 John Deere Parkway Moline, IL 61265	National Service Bureau PO Box 55789 Seattle, WA 98155-0789	United States Attorney General 950 Pennsylvania Avenue N.W., Room 5137 Washington, DC 20530
HSBC Bank Po Box 5253 Carol Stream, IL 60197	NBGL-Younkers PO Box 15521 Wilmington, DE 19805	United States Attorney's Office 1620 Dodge St, Suite 1400 Omaha, NE 68101
HSBC Bank Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197	Nebraska Department Of Revenue P.O. Box 94818 Lincoln, NE 68509	US Bank 1700 Farnam St Omaha, NE 68102
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Nebraska Furniture Mart Attn: Legal Department 700 S 72nd Street Omaha, NE 68103	Us Bank Home Mortgage Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 42304
Internal Revenue Service 1616 Capitol Ave Ste 440, Stop 53300 Omaha, NE 68102	Nebraska Furniture Mart PO Box 3456 Omaha, NE 68103	Us Bank Home Mortgage 4801 Frederica St Owensboro, KY 42301
Kay Jewelers P.O. Box 740425 Cincinnati, OH 45274-0425	Payment Center Po Box 60136 City Of Industry, CA 91716	Von Maur Po box 790298 Saint Louis, MO 63179
Kay Jewelers PO Box 3680 Akron, OH 44309	Physicians Clinic PO Box 3755 Omaha, NE 68103-0755	Weisfield Jewelers Attn: Bankruptcy Po Box 3680 Akron, OH 44309
LML Payment Systems PO Box 338 Wichita, KS 67201	Physicians Laboratory Services 4840 F Street PO Box 27999 Omaha, NE 68127	Wells Fargo Bank PO Box 5058 MAC P6053021 Portland, OR 97208-5058
Lvnv Funding Llc Po Box 740281 Houston, TX 77274	Red Credit Solutions LLC 6910 Pacific #425 Omaha, NE 68106	West Asset Management PO BOX 790113 Saint Louis, MO 63179
Mastercheck PO Box 637 Stillwater, OK 74076-0637	Reward Zone Program Mastercard PO Box 60102 City Of Industry, CA 91716-0102	West Asset Management 7333 Tam O'Shanter Stockton, CA 95210-3370
Midland Credit Management Po Box 939019 San Diego, CA 92193	Target Po Box 59317 Minneapolis, MN 55459	Jennifer Beth Mikkelsen 19353 U Street Omaha, NE 68135
MM Finance d/b/a EZ Money Check Cashing 233 N 48th St Suite D Lincoln, NE 68503	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	
MM Finance, LLC c/o Ashley Faier 6910 Pacific #425 Omaha, NE 68106	Thinkcashfb Brandywine Commons Wilmington, DE 19803	
National Service Bureau 18820 Aurora Avenu	Tiburon Financial P O Box 5756 Lincoln, NE 68505-0756	